



Order Filed on April 11, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE
KML LAW GROUP, P.C.
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Suite 406
Westmont, NJ 08018
dcarlon@kmlawgroup.com
Attorneys for ABS REO Trust VI

In Re:

Cindee L. Dupee, Louis H. Dupee,

Debtors.


Case No.: 18-34025 ABA
Adv. No.:
Hearing Date: 4/10/19 @ 9:00 a.m.

Judge: Andrew B. Altenburg, Jr.

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: April 11, 2019



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Debtors: Cindee L. Dupee, Louis H. Dupee

Case No.: 18-34025 ABA

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
CONFIRMATION OF DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, ABS REO Trust VI, holder of a mortgage on real property located at 1007 Louis Drive, Millville, NJ, 08332, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Nathan Van Embden, Esquire, attorney for Debtors, Cindee L. Dupee and Louis H. Dupee, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that the Secured Creditor's claim will be paid off in full through Debtor's Chapter 13 plan is broken down as follows; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** the total amount to be paid to Secured Creditor through Debtor's Chapter 13 plan is broken down as follows:

- \$10,288.37 due at the time of filing;
- \$2,110.45 interest on unpaid balance over the life of the plan (7.6%)
- Total: \$12,398.82

It is **FURTHER ORDERED, ADJUDGED and DECREED** for the duration of Debtor's Chapter 13 bankruptcy proceeding, Debtor shall pay all post-petition escrow items directly, including but not limited to property taxes and insurance, and if Debtors do not maintain these payments, Secured Creditor can advance for these items and/or seek relief from this Court by filing a certification of default; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** Upon successful completion of said payments and any additional amounts that may become due under the terms of this order and receipt of a discharge in this Chapter 13 proceeding, this lien shall be released and extinguished; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** the Secured Creditor, shall file a release of the lien with the recorder of deeds in Cumberland County for the underlying mortgage within 30 days of the completion of the plan payments, repayment of outstanding escrow advances, and receipt of discharge; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** In the event Secured Creditor fails to discharge the mortgage within the prescribed period, the Debtors and/or Debtor's counsel may record with the recorder of deeds a certified or exemplified copy of this

order, along with a copy of the bankruptcy discharge order, which shall have the same force and effect of a discharge of mortgage.

It is **FURTHER ORDERED, ADJUDGED and DECREED** Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 4 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Louis H Dupee
 Cindee L Dupee
 Debtors

Case No. 18-34025-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Apr 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2019.
 db/jdb +Louis H Dupee, Cindee L Dupee, 1007 Louis Drive, Millville, NJ 08332-3951

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 poa* +Cindee L Dupee, 1007 Louis Drive, Millville, NJ 08332-3951

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor ABS REO Trust VI dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Isabel C. Balboa ecmail@standingtrustee.com, summarymail@standingtrustee.com
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecmail@standingtrustee.com,
 summarymail@standingtrustee.com
 Kevin Gordon McDonald on behalf of Creditor ABS REO Trust VI kmcdonald@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Melissa N. Licker on behalf of Creditor Select Portfolio Servicing, Inc., et. al.
 NJ_ECF_Notices@McCalla.com
 Nathan Van Embden on behalf of Joint Debtor Cindee L Dupee nve@nvanembden.com,
 lstyles@nvanembden.com
 Nathan Van Embden on behalf of Debtor Louis H Dupee nve@nvanembden.com, lstyles@nvanembden.com
 Rebecca Ann Solarz on behalf of Creditor ABS REO Trust VI rsolarz@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
 William M.E. Powers on behalf of Creditor Bank of America, N.A. ecf@powerskirn.com
 William M.E. Powers, III on behalf of Creditor Bank of America, N.A. ecf@powerskirn.com
 TOTAL: 11